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April is Financial Literacy Month: Small Changes Can Help You Save More Money

It seems like much in life is beyond our control, but when it comes to your wallet, taking control is crucial for a solid future.

Experts say the first step is to improve your financial literacy – and this can be easier than you might think.

With April being Financial Literacy Month, now is the perfect time to arm yourself with the knowledge to make better money decisions.

“Many consumers go through life without a handle on how to manage money and credit,” says Mike Kane, vice president of Consumer Credit Operations at Ally Financial. “While it may seem overwhelming, you don’t need an MBA to manage personal finance. Many of the concepts are simple.”

Kane offers suggestions to manage finances and save more:

• Buying or leasing a vehicle is a serious undertaking. There are many different ways to obtain a vehicle, and it’s important to understand your options and pick the process that works best for your budget.

• Review your current car insurance coverage. If you have an older vehicle, comprehensive or collision coverage may not make sense. Consider increasing your deductible to help lower premiums. Simply inquiring about discounts from your current provider could also net you savings. Some insurers offer discounts for low-mileage driving, installation of car alarms or completion of defensive-driving courses.

• Check your credit report by obtaining a copy of your file from one of the credit reporting agencies. Credit scores range between 350 (high risk) and 850 (a low risk) and generally, a consumer with a higher score will be offered lower interest rates since they have a history of timely payments and managing their debt well.

• Set up an automatic transfer from your checking account into a savings account for the amount you want to save each month. If you have to spend time transferring money, you may find an excuse not to do it.

• Switch your finances to a direct bank without physical branches. They can offer competitive rates in online checking and savings accounts, CDs and IRAs and have perks that make banking easier. For example, Ally Bank an FDIC-insured subsidiary of Ally Financial, offers mobile banking with Ally eCheck Deposit and has 24/7 live customer service. They also have no ATM fees and reimburse other banks’ ATM fees nationwide. More information can be found at www.Ally.com.

• Track spending for at least three consecutive months to trim unnecessary expenses you’re not budgeting. On a quarterly basis, perform an expense audit. Evaluate your bills and expenses, finding anything you’re spending money on that isn’t giving you the value you’d like.

• Use free online tools to learn more about improving your financial education and ways to cut spending. Ally Wallet Wise, for example, offers a series of lessons that cover budgeting, banking and investing, credit and automotive finance.

During financial literacy month, commit time to learning more about saving money and managing your finances better.
Providing Ohio Workers with a Fair Wage

By U.S. Senator Sherrod Brown
Guest Column

With too many Ohioans working harder than ever and barely getting by, it’s well past time to raise the minimum wage in our country. Recently, I visited four Ohio businesses that are supportive of an increase in the federal minimum wage. These businesses and their owners know that treating their employees right isn’t just good for them, it’s good for business.

President Franklin Roosevelt signed the Fair Labor Standards Act into law 75 years ago. This legislation ensured that American workers would receive a minimum wage and work reasonable work hours. By guaranteeing that hard work in our nation meant fair wages and decent working conditions, President Roosevelt helped lead our country out of the worst economic climates we’ve ever faced to decades of prosperity. A minimum wage helped lift millions of Americans out of poverty and into the middle class.

Our workers today work just as hard as they did when Roosevelt was president, yet our fair wage laws do not reflect that. Too many Ohio families are still struggling. Ohioans who work hard and play by the rules should be able to take care of their families.

Nearly 1.3 million Ohioans work in a minimum wage job. Working full-time in a minimum wage job in Ohio pays about $16,000 per year – which isn’t much to live on when you’re trying to put food on the table, fill your gas tank, send your children to school, and provide a safe place for them to live.

In fact, the minimum wage has lost nearly a third of its buying power since its peak in 1968. Ohio’s minimum wage of $16,000 per year is about $2,000 below the poverty level for a family of three. And while Ohio has a slightly higher minimum rate than other states, it is still too low. The minimum wage in this country should be a livable wage.

That’s why I’m fighting to pass the Fair Minimum Wage Act, which would raise the minimum wage to $10.10 an hour. That’s why I’m fighting to pass the Fair Minimum Wage Act, which would raise the minimum wage to $10.10 an hour in three steps of 95 cents—then provide for automatic annual increases linked to changes in the cost of living, as Ohio’s minimum wage already does. The bill would also gradually raise the minimum wage for tipped workers for the first time in 20 years. This tipped minimum wage currently stands at just $2.13 an hour. Our bill would increase it to 70 percent of the regular minimum wage.

More than 30 million American workers would get a raise with our bill. The vast majority – 88 percent – are adult workers and more than half are women. Nearly a quarter of all American children totaling 18 million – have parents who would get a raise.

But it’s not just about the families who will be directly affected. Increasing the minimum wage means more money pumped into local economies. In fact, a 2013 Economic Policy Institute report found that increasing the minimum wage to $10.10 per hour, would increase GDP by nearly $33 billion over the course of three years as workers spend their raises in local businesses and in their communities. This economic activity could generate 140,000 new jobs over the course of three years.

Ensuring a fair wage is good for middle-class families and good for our economy. Raising the minimum wage for Ohio workers is long overdue.
Time Remains to Secure Home Energy Assistance Program (HEAP) Funding Through Area Agencies

Funding available for homes at or below 200 percent Federal Poverty Level still available

Though the first day of spring is March 20th, the temperatures, and many household energy bills, still feel like winter. Columbia Gas of Ohio reminds customers that there is still time and available funding to secure assistance for home energy bills.

Many of the programs are available for households at or below 200 percent of the Federal Poverty Level; for a family of four, that figure is just $46,100.

For households at or below 200 percent of the federal poverty level, several assistance programs are still available, including:

• Winter Crisis program: Available through March 31, 2013, providing assistance once per heating season to eligible households that are disconnected or threatened with disconnection.

• Winter Reconnect Order: Available through April 15, 2013, allowing customers whose service is off for non-payment or who have received disconnection notices to take advantage of this service. No matter what amount is owed, service can be restored or maintained with a payment of $175 plus a small reconnection fee.

• Applications for HEAP: Available through May 31, 2013, the Home Energy Assistance Program (HEAP) is a federally funded program administered statewide by the Ohio Development Services Agency, Office of Community Assistance (OCA). It is designed to help eligible low-income Ohioans with their home heating bills. A complete, interactive list of community action agencies by county is available here: http://www.oacaa.org/directory.html.

For the 2012-2013 winter heating season, HEAP funding is free and available to qualified homes or rental properties at 200 percent or below the federal poverty guidelines, including:

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<th>Size</th>
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<th>Poverty</th>
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(For households with more than eight members, add $7,920 for each additional member.)

Though there are several programs and options, the first step for any customer struggling with home energy bills is to contact Columbia Gas at the first sign there may be trouble paying a bill. Columbia Gas is committed to working with everyone to ensure safe and reliable service this winter heating season.

Applications for the HEAP Program are also available at the Area Office on Aging, 2155 Arlington Avenue – 419-382-0624.
Romules Durant Named TPS Interim Superintendent

By Fletcher Word
Sojourner’s Truth Editor

The Truth first interviewed Romules Durant, Ed.D, in April 2003, almost exactly 10 years ago. At that time, Durant had been with Toledo Public Schools for four years and was serving as the assistant principal at Spring Elementary.

Durant said then that he entered the field of education when he realized that he had a gift for working with kids. This past Monday, the Toledo Board of Education presented Durant with the opportunity to display that gift to kids throughout the district and appointed him interim superintendent, replacing the departing Jerome Pecko, Ed.D.

Durant, who has been assistant superintendent for the past several years, is a Toledo native and Waite High School graduate. He earned his undergraduate degree, his master’s and his doctorate from The University of Toledo where he played outside linebacker on the football team.

Durant was named interim superintendent after the field of applicants – originally five – had been narrowed to two – Durant and Cleveland Heights-University Heights Superintendent Douglas Heuer.

Pecko’s contract expires on July 31. Durant has not yet been offered a contract for the interim position which could become permanent.

Durant is one of a trio of young TPS administrators, along with Assistant Superintendent Brian Murphy and Chief Academic Officer James Gault, who have been instrumental in designing and implementing the district’s transformation plan. That plan involves eliminating middle schools (changing elementary schools to K-8 grade) and bringing in special programs to the high schools, among other features.

Murphy and Gault opted not to apply for the position in favor of Durant’s candidacy. Among Durant’s school-related activities has been the introduction of the Student Excellence (YWE) for the district’s female students. African-American Brotherhood (SAAB) for male students and the Young Women of Excellence (YWE) for the district’s female students.

The mission of the programs is to develop student leaders and to enable peer mentorship. Hundreds of district students are involved in the two programs.

Brenda Hill, president of the board of education, had said prior to the selection that the eventual appointee should be “someone knowledgeable, with ideas on what we need to do, where we need to go and how to help us do it.”

She said the board would be seeking someone who was personable, aggressive and who had the confidence of the community.

The vote of the school board for Durant was unanimous, an indication, perhaps that the five members felt that he met the criteria laid out by Hill.
Toledo EXCEL Celebrating 25 Years of Academic Excellence

Special to The Truth

This year Toledo EXCEL, a scholarship incentive program at The University of Toledo, will be celebrating its 25th Anniversary, and to mark the occasion will host a celebration event on May 8, 2013, from 6:00 to 8:00 p.m. in the main corridor of the Scott Park Campus. This important occasion will showcase Toledo EXCEL and its students to the community, and is free and open to the public.

Toledo EXCEL recruits high-achieving, underrepresented eighth-grade students in the metropolitan Toledo area. Selected students who fulfill our academic and participation requirements receive a tuition-based scholarship to The University of Toledo upon high school graduation. EXCEL is designed to prepare students, beginning in the eighth grade, for success in college by providing them with academic enrichment services and activities throughout their high school years. EXCEL is also dedicated to making students into conscientious and active members of the local community.

We offer a variety of enrichment services and activities that take place on The University of Toledo campus in order to familiarize them with the university and collegiate expectations. These services and activities include Summer Institutes; Saturday School; Tutoring; Academic Advising; Career Planning; Mandatory Community Service; Annual Conference for Aspiring Minority Youth; and Ethnographic Field Study Travel Opportunities.

EXCEL has been in existence for 25 years. To date over 1,300 students have been inducted into the program and their academic successes speak for themselves: 99 percent high school graduation rate; 96 percent college enrollment rate; 86 percent college graduates or students matriculating towards graduation.

Upon high school graduation and successful completion of the program, students are then guided through the college application and admissions process, and receive academic advising throughout their time at The University of Toledo. Working with our students from the eighth grade until college graduation and beyond greatly increases their chances for success, both academically and professionally, as well as instilling a sense of the importance of civic involvement and giving back to the community.

Thank you in advance for your support, and please do not hesitate to contact EXCEL at (419) 530-3824 if you have any questions.

Library Announces hoopla!

(Released April 4, 2013) – The Toledo-Lucas County Public Library is excited to introduce hoopla, a brand new, revolutionary library lending service that is in the beta phase of roll out! Library customers can now borrow thousands of videos (movies, TV episodes), audiobooks and music albums right from a smartphone, tablet or Web browser, with more content added every week. This easy-to-use digital lending platform is available to Toledo-Lucas County Public Library customers using Web browsers, Apple mobile devices and soon Android.

hoopla is a program that allows Toledo-Lucas County Public Library customers to use their library account to borrow this e-media electronically and access it from any compatible device. Using Cloud computing, customers can borrow titles using a home computer, begin watching on a tablet, and resume using a smartphone – anywhere there’s an Internet connection!

Unlike other streaming audio and video services, customers do not pay a monthly subscription fee, making hoopla the first app of its kind.

The app is designed for users of all ages and skill levels, and is as easy to navigate as the library shelves. Best of all, with mobile devices and an Internet connection, hoopla allows you to take the library with you wherever you go! Library customers will enjoy access to over 300,000 titles, which is just the tip of the iceberg! Simply find a title, click “Borrow,” and watch or listen where you are. When your lending period expires titles are automatically removed from your library, making late fees a thing of the past.

Get started now! hoopla is designed and published by Midwest Tape, LLC. Midwest Tape, based in Holland, OH, and has been a leader in library media service for over 25 years. http://www.midwesttapes.com/home

Note: This service is not available on computers within the Library. Customers using hoopla will be leaving the Library’s website. T-LCPL is not responsible for any information shared.
Celebrate National Library Week 2013! – Communities Matter @ Your Library (April 14-20)

By Rhonda B. Sewell, Library Media Relations Officer
The Truth Contributor

The Toledo-Lucas County Public Library is proud to celebrate National Library Week 2013 – Communities Matter @ Your Library, Sunday, April 14 through Saturday, April 20, with FREE festivities and programs for all ages. Most library locations will offer family-oriented programs to celebrate the week. *Please log on to toledolibrary.org and search for fun National Library Week activities and programs throughout the system and at your favorite library.

First sponsored in 1958, National Library Week is a national observance presented by the American Library Association (ALA) and libraries across the country each April. It is a time to celebrate the contributions of our nation’s libraries and librarians and to promote library use and support.

So what will happen during the week?

· On the first day of National Library Week, Sunday, April 14, bring the entire family to the Huntington Meeting Room at Main Library, 325 Michigan St., for The Stevens Puppets Beauty and the Beast, a touching and humorous marionette play full of chuckles and drama. Artistic staging and clever effects accented with beautiful harp music bring this ever popular classic triumphantly to life. Shows are scheduled at 1:30 p.m. and at 3:30 p.m.

· During the week, April 14-20, we will promote *Fine Free @ Your Library, where customers can return overdue materials without having to pay a fee. *(Fines will not be charged for materials returned during this week only. Fines incurred before or after this week are assessed as per library policy).

· Also during the week, enter a drawing for a FREE bag of Friends of the Library (FOL) books. Look for the contest entry box at your branch location. The drawing is scheduled to take place on Monday, April 22.

· Attend the 13th Annual Connect to Creativity Teen Art Show at Main Library, 325 Michigan St., with artwork from nearly 100 area teen artists on display in the Wintergarden area.

Here are highlights from branch events scheduled throughout the week (see toledolibrary.org for full details):

· Monday, April 15
  - Film Focus featuring Resurrect the Dead: The Mystery of the Toynbee Tiles at Main Library
  - Martha Speaks! Party at Sylvania Branch Library (family program)
  - Speed Book Club at Sanger Branch Library
  - Tuesday, April 16
    - Holland Branch Library Café
    - Open House at Reynolds Corners Branch Library
  - Wednesday, April 17
    - Wonderful Winnie the Pooh at Maumee Branch Library
    - Joyce Davis Puppet Show at Waterville Branch Library
  - Thursday, April 18
    - Authors! Authors! featuring American historian Richard Norton Smith in the McMaster Center at Main Library
  - Friday, April 19
    - Patron Appreciation Day at Maumee Branch Library
    - Read to Me with Cookies and Milk at Mott Branch Library
  - Saturday, April 20
    - Jazz Appreciation Month Celebration at Kent Branch Library Public @CCESS Center
    - Teen Poetry (spoken word event) at Sanger Branch Library

NOTE: For additional information visit toledolibrary.org, or call 419.259.5200.
UT Hosts Events for Prison Awareness Week

Special to The Truth

Bringing prisons out of the shadows and into the public eye is the mission of Prison Awareness Week, which will take place at The University of Toledo Monday through Saturday, April 8-13.

The UT efforts are part of a larger coalition, Toledoans for Prison Awareness, whose members include the American Civil Liberties Union (Northwest Ohio chapter), Lucas County Libertarian Party and Move to Amend Toledo.

Each day of Prison Awareness Week has a different educational focus, with literature and displays in the Student Union from 9 a.m. to 4 p.m. and events scheduled for the afternoon or evening.

Listed by date, themes and events will include:

Monday, April 8: Facts and Faces of America's Prisons
Filmaker Derrick A. Jones will show his documentary, “The Great Incarcerator, Part 1: Dark Little Secret,” at 4:30 p.m. in Student Union Room 2591.

Ben Turk of the Red Bird Prison Abolition Project will talk about how the volunteer group in Columbus, Ohio, wants the prison system to end. He will speak at 6 p.m. in Student Union Room 2591.

Tuesday, April 9: Drug Policy, Civil Rights and Prisons
Rob Salem, UT clinical law professor, will discuss “Civil Rights, Public Health and Prisons” at 4:30 p.m. in Student Union Room 2591.

Howard Rahtz, retired Cincinnati police officer who is with Law Enforcement Against Prohibition, will address “Why Some Cops Say Legalize Drugs” at 7 p.m. in the Law Center McQuade Auditorium.

Wednesday, April 10: Women & Families Behind Prison Walls
Mary Dwyer and Joe Clark, longtime volunteers at the Ohio Reformatory for Women in Marysville, Ohio, will talk about “Marysville: Women’s Prisons, Women’s Issues” at 4:30 p.m. in Student Union Room 2591.

“Support Networks for Families of the Incarcerated” will be discussed by Joyce Pierce of Families Behind Bars, Germaine Kirk of the Catholic Charities Toledo Diocese and former inmate Rob Hatcher at 6:30 p.m. at St. Andrews Episcopal Church 2770 W. Central Ave., Toledo.

Thursday, April 11: Voices From Prison
Dr. Peter Linebaugh, UT professor of history, will talk with Lucasville “survivors” Ishaq Alkhair and Abdush Shakur at 4:30 p.m. in Student Union Room 2582.

Friday, April 12: Conference
“The Prison System: At Large and at Home” in Libbey Hall. The conference begins with a panel discussion at 10 a.m. About “The Prison System at Large” and continues with a “The Prison System at Home” roundtable at 1 p.m. and a panel discussion on “Healing and Hope” at 3:15 p.m.

Saturday, April 13: “Inside/Out: Breaking Down the Walls That Divide”
Program inside Toledo Correctional Institution that begins at 10 a.m. Learn about education and the prison population, including the Inside/Out Program, where college students learn alongside incarcerated students. Anyone hoping to attend the session must email renee.heberle@utoledo.edu by Wednesday, April 10, to gain entry to the prison.

The Prison Awareness Week events are sponsored and planned by the UT School for Interdisciplinary Studies; departments of History, Criminal Justice and Social Work, Philosophy and Religious Studies; UT Inside/Out Prison Exchange Program; Phi Alpha Theta history honor society; UT Libertarians; and UT Program in Law and Social Thought.

For more information go to tinyurl.com/prisonweek or contact Dr. Cynthia Ingham, UT assistant professor of history, at cynthia.ingham@utoledo.edu.
Girls Booked on Beauty Shops
Local Organizations Join Forces to Sponsor the American Girl Addy Doll Series and a Tea Party to encourage Reading for Girls

Special to The Truth

Reading is one great habit that can truly change your life forever. Reading can entertain you, amuse you, but most of all, it will enrich you with knowledge and experiences. Conveying this information was the goal six groups hoped to convey at the “Girls Booked On Beauty Shops” event.

For the sixth year, on April 1, 2013, girls ages six-12 attended a Read-in at Nevaeh Salon and Spa located at 2020 Reynolds Road. Usually girls think of going to a beauty shop to get their hair done or to get a manicure or pedicure, but not to read books.

Top Ladies of Distinction, Inc., Toledo Chapter, Ruth Court #6, PHA, Heroines of Jericho, The Toledo Club of the National Association of Negro Business and Professional Women’s Clubs, Inc., Zeta Alpha Omega Chapter, Alpha Kappa Alpha Sorority, Inc., Friends of the Toledo Lucas County Library and Nevaeh Salon and Spa joined together in a community partnership to promote the importance of literacy and a love for reading in a creative way.

This year’s event featured the American Girl Addy Dolls Literary Series and a tea party for the girls in attendance. Information on the history of the American Girl Addy Dolls, the history of the tea party and etiquette of a tea party was featured to encourage the girls in attendance to read.

Girls brought their favorite dolls and were dressed in hats and gloves for the tea party. They also practiced reading from the American Girl Addy Doll books. American Girl has introduced a line of historical characters, which currently includes Caroline, Kaya, Josefina, Marie-Grace and Cecile, Addy, Rebecca, Kit, Molly and Julie.

These characters come to life through books, 18-inch dolls and accessories. Several of these dolls were on display. These nine-year-old fictional heroines lived during important times in America’s past, providing “girl-sized” views of significant events that helped shape our country and bring history alive for so many girls.

This program is one of the national programs promoted by Audrey L. Lawton, the national president of Top Ladies of Distinction, Inc. The national theme is: “Im-
How Technology is Making Books More Engrossing for Readers

Special to The Truth

Are you reading less than you used to? You’re not alone. Between our smartphones, endless cable channels and all those other forms of modern entertainment, it’s no wonder book-reading is on the decline amongst American adults.

In fact, the percent of adults who didn’t read even one book in the previous year increased from 12 percent in 1978, to 22 percent in 2011, according to Gallup surveys. But new technologies and trends in the world of literature are making reading more entertaining and more interactive than ever before. And many experts predict this age-old pastime will grow in popularity as people catch on to the evolution of books.

“Reading is often thought to be a passive activity,” says M.D. Kaczkowski, author of the new thriller, The Seers, New World Order, a book that is breaking new literary ground by including an interactive digital component. “But in the Internet Age, people are looking to truly engage and interact with creative content.”

In the pages of The Seers—a fast-paced crime drama with supernatural elements—Kaczkowski enhances his readers’ experience with Quick Response (QR) codes that are compatible with smartphones, illustrations and video links. Sprinkled throughout the book, these elements provide a fictional platform that goes beyond the pages of the book.

By accessing these elements, readers are taken to The Seers website at www.theseers.com, where they are presented with videos, audio recordings, letters and other texts that expand on the narrative. They can even choose original songs to listen to while reading different chapters and to participate in an augmented reality game that draws on their own personal environment.

Other authors are even giving audiences control over content, using feedback garnered from modern “choose your own adventure” books and Internet forums for fans to help dictate future plotlines.

“If you’re craving a deeper engagement with your reading, you were born in the right era,” quips Kaczkowski.

“For my new thriller, for example, it made perfect sense to integrate new technologies directly into the pages of the book, since the novel combines science with spiritual- ity.”

And reading books electronically makes for a more interactive experience, too, as one can highlight text, search for key passages and look up words.

If the last time you picked up a book was for a school assignment, it’s definitely time to check out how new trends in literature can put some excitement into reading.

Library Observes Money Smart Week with its Living Well With Less Programs

Special to The Truth

- Having a hard time stretching your money? Want to gain more money smarts for college or your home? The Toledo-Lucas County Public Library will kick off Money Smart Week ® (April 20-27) with its Living Well With Less programs.

Money Smart Week ® is a public awareness campaign designed to help consumers better manage their personal finances. This is achieved through the collaboration and coordinated effort of hundreds of organizations across the country including businesses, financial institutions, schools, libraries, not-for-profits, government agencies and the media. The effort was created by the Federal Reserve Bank of Chicago in 2002.

Money Smart Week ® coincides with the Toledo-Lucas County Public Library’s annual Living Well With Less programs, designed to help adults learn the concepts and skills that can be applied to assist them in discovering creative ways to use less money and still have a good quality of life. During this series of programs, Library officials plan to host fun contests at branch locations, such as Guess How Much This Shredded Money is Worth? where customers guess the dollar amount of shredded money in a jar—prizes will be awarded. Living Well With Less programs are benefitted from the Library Legacy Foundation’s generous support.

Below are a few of our FREE Living Well With Less/Money Smart Week ® programs - (for more details visit toledolibrary.org):

* Monday, April 15 - “To Your Credit”, 7-8 p.m. at Oregon Branch Library, 3340 Dustin Rd. - This class emphasizes the importance of building and maintaining a good credit history, explains how to address credit deficiencies, and shows students how to read a credit report

* Monday, April 15 - Going to College Without Going Broke, 6:30-8 p.m. at Main Library, 325 Michigan St. - with presenters from the University of Toledo (UT), Bowling Green State University, and the Ohio Board of Regents along with the Library’s own teen specialist Mary Plews. As an added feature the program will host a “Primp Your Dorm” contest, in which two Davis College interior design students will compete to see who can best decorate mock dorm rooms set up in the McMaster Lobby of Main Library. Generous in-kind support from A thru Z Rental, and the UT Office of Residence Life. Info: 419.259.5200.

* Tuesday, April 23 - Going to College Without Going Broke, 6-8:30 p.m. at Main Library, 325 Michigan St. - with presenters from the University of Toledo (UT), Bowling Green State University, and the Ohio Board of Regents along with the Library’s own teen specialist Mary Plews. As an added feature the program will host a “Primp Your Dorm” contest, in which two Davis College interior design students will compete to see who can best decorate mock dorm rooms set up in the McMaster Lobby of Main Library. Generous in-kind support from A thru Z Rental, and the UT Office of Residence Life. Info: 419.259.5200.

* Wednesday, April 17 - Financial Goal Setting, 6:30-8 p.m. at Sanger Branch Library, 3030 W. Central Ave. - speaker Nicole Heitger of the East Toledo Family Center. This class focuses on setting “Smart Goals.” In order for goals to be effective, they must be SMART: Specific Measurable Achievable/Attainable Realistic Time-bound.

* Saturday, April 20 - Know Your Net Worth: Asset Building 101, 10 a.m.-noon at Waterville Branch Library, 800 Michigan Ave. - speaker Michelle Waylecki of the Financial Opportunity Center. This class focuses on asset building, equity, and how to read your own net worth statement.

* Monday, April 22 - Running Your Home on a Budget, 6:30-8 p.m. at Heatherdowns Branch Library, 3265 Glanzman Rd. - with Eunice Glover from the Northern Ohio Development Agency (NODA), Patrice Powers-Barker from the Ohio State University Office of Extension, and more! Info: 419.259.5270.

* Monday, April 22 - “To Your Credit”, 7-8 p.m. at Oregon Branch Library, 3340 Dustin Rd. - This class emphasizes the importance of building and maintaining a good credit history, explains how to address credit deficiencies, and shows students how to read a credit report
Peace Corps Announces Top Volunteer-Producing Historically Black Colleges and Universities

Howard University earns top spot in 2013

Peace Corps Acting Director Carrie Hessler-Radelet is proud to recognize the top Peace Corps volunteer-producing Historically Black Colleges and Universities (HBCUs). This year, Howard University in Washington, DC, holds the top rank for HBCUs with 21 undergraduates and 194 alumni having served overseas since 1961.

"Historically Black Colleges and Universities equip students with the skills necessary to make a difference overseas through Peace Corps service," said Acting Director Hessler-Radelet. "Volunteers with diverse backgrounds bring unique cross-cultural experiences to the communities they serve and help promote a greater understanding of all Americans."

After 27 months abroad working in education, health, community economic development, environment, youth in development or agriculture, Peace Corps volunteers with four-year degrees are uniquely qualified to return to the United States and enter the global job market. Peace Corps volunteers return from service as global citizens and receive support from the Peace Corps in the form of career services, graduate school opportunities, advantages in federal employment, readjustment allowances, and loan deferment and cancellation opportunities.

Howard University graduate Christina Timms of San Diego, Calif., has been living and working in Rwanda since May 2012. Titus feels that the skills she gained as a student at Howard helped prepare her for Peace Corps service. "It was during my time at Howard that I envisioned myself living abroad. Attending an HBCU opens your eyes to a culture you'd otherwise miss in a traditional school. Professors at HBCUs invest in you. You have fellow students from similar backgrounds cheering you on in what can be an arduous road to graduation. Attending Howard gave me the confidence, courage and capacity to take on such a challenge."

The following are the top three Peace Corps volunteer-producing HBCUs:

- **COLLEGE NAME:**
- **VOLUNTEER NUMBER:**
  1. Howard University 21
  2. Morehouse College 8
  3. Spelman College 5

The Peace Corps works to ensure that its volunteers reflect the extraordinary diversity of America, which has enriched and strengthened our country in countless ways. Peace Corps' Office of Diversity and National Outreach (ODNO) works to implement tailored outreach strategies for the recruitment of applicants from historically under-represented communities and those with specialized skills. In April 2012, the Peace Corps and Alpha Kappa Alpha Sorority Incorporated (AKA) signed a memorandum of understanding to increase the number of service opportunities for Americans from underserved communities. AKA is the oldest historically Black sorority in the nation with more than 260,000 members.

The Peace Corps ranks the top volunteer-producing HBCUs annually. Rankings are calculated based on fiscal year 2012 data as of September 30, 2012. The Peace Corps annually recognizes 100 volunteers at the close of the calendar year, the Peace Corps Fellowship Awards, which are named in honor of three former Peace Corps volunteers. The recipients are chosen for their exemplary service and for their contributions to the larger Peace Corps mission.

For more information on VRAP, the definition of "high-demand occupations" and how to apply, veterans can go to www.benefits.va.gov/VOW or call VA's call center at 1-888-GI-BILL-1. Veterans may also access the VRAP application through eBenefits at www.ebenefits.va.gov.
The Secrets of Happy Families by Bruce Feiler

The answer today is very different than it would’ve been 50 years ago. Back then, June Cleaver was a happy homemaker with two-point-five kids. Today, June might live next door to gay parents, across the street from an interracial couple, and down the block from a single mom or Grandma raising her second family.

But what holds those families together? What, exactly, do they have in common? At the tail-end of a disastrous family get-together, Bruce Feiler decided to find out. Happy families have a plan, says Feiler. Many of them base their operations on business models, such as “agile development.” They even make business statements, so they know where they’re headed. They empower their children to help figure things out which, studies show, actually enhances kids’ brains.

Stories are key in happy families, which give everybody a connection to their powerful past. Family members talk about everything including money and sex, which prepares kids for the future. They fight, but they know how to do it respectfully. Parents in happy families understand that there needs to be a “youes, mine and ours” in finances and in furniture. They strive to understand where everybody stands on important issues and they set rules, but can adapt.

Oh, and that dinner…? Happy families understand that having any meal together is important. They also know that dinner is not really about the dinner. It’s about the family.”

So, admit it: there are times when you truly wish you lived alone on a desert island, no family allowed. Those bleak times are when you really need The Secrets of Happy Families.

With open curiosity and obvious delight in what he finds, author Bruce Feiler used his own family as guinea pigs for his research. He then utilized the advice of experts from business, medicine, psychology, and sociology, and got a smoother-running family and children who are strengthened for their futures. I loved that Feiler admits being dubious about some of the methods he learned (but was willing to admit he was wrong about that), and I greatly appreciated that he offers lessons that span all generations, from kids to Boomers to great-grandparents.

It’s hard to argue with the successes you’ll find in this book, and it’s hard not to be charmed by Feiler’s experiences. If you’re eager to bring harmony to your house, then The Secrets of Happy Families is a book you’ll eat up.

Grandparents Can Give The Gift Of Reading

Grandparents who want to give a gift that is both fun and informative may consider giving a gift that can last a lifetime—the love of books and reading.

To help, here are a few examples of books for young people from DK Books:

• Readers can discover all there is to know about one of the world’s most beloved toys with “The LEGO Book.”
• For children who “dinosaurs” is a magic word, there’s “Make Your Own T. Rex.” Grandparents can pitch in and help young readers construct a 2-foot cardboard model of T. rex and learn fun facts as they build together.
• “Super Nature” is an interactive look at the “wow” factor of the natural world. It spotlights great white sharks, emperor moths, howler monkeys and many of the world’s most fascinating animals in remarkable detail.
• Children with a passion for horses are likely to be pleased with “Horses: The Ultimate Treasury,” an illustrated guide to this amazing world.
• For young people fascinated by visual tricks, try picking up “Optical Illusions.” Each time readers turn the page, lift the flaps or pull the tabs, they’ll find another amazing sight.
• Children delighted with art and self-expression are likely to enjoy “Doodledemia” This is a fact-packed drawing and coloring book that just may change the way you and your grandchildren look at learning.

DK publishes books for children from preschool to high school. Those whose grandparents live mainly in a digital world will be glad to know that DK offers many of its children’s titles in an e-book format.

To learn more, visit www.dk.com.
Bugatti Buyers vs. Thrift Shoppers

By Michael Hayes
Minister of Culture

April 10, 2013

The Sojourner’s Truth
Page 13

I Woke Up In A New Bugatti – Ace Hood
The man who brought us the anthem “Hustle Hard” back in 2011 returns with a certified club banger that also serves as an ode to every rapper’s favorite name-droppable super car: The Bugatti. Because I’m into cars, I’ve been hip to the Bugatti for years. Hip to it. Not necessarily interested in it. Take your average well stacked Mercedes Benz S50 and multiply that by three and you can almost afford a Bentley or Phantom. Take the average sticker price on any of those vehicles, multiply it by three once again and you come close to what a Bugatti costs. As he runs down everything from the size of his home to what kind of women he has access to, Ace Hood brings us yet another tale of living the rich man’s rap fantasy.

Thrift Shop – Macklemore
Just a few steps above being local, with a few previous singles that didn’t go anywhere… the Ryan Lewis produced “Thrift Shop” has allowed Macklemore to boldly go where hip-hop hasn’t been in nearly 30 years: the end of the hand-me-down line.

Someone emailed me this youtube video almost eight or nine months ago, far before it became the mega-hit it is now. For anyone not afraid to stop by Salvation Army or Goodwill just to see if someone else’s old clothes can become your new outfit, this song is for you! This song is for me too, because I’ve definitely made a trip to Plato’s Closet to come up on some gently-used winter wear. The chorus talks about popping tags with only $20 in your pocket, and it works as a statement as well as a catchy rap song.

Materialism vs. Realism
If someone doesn’t have a good concept of money, the cost of things and the reality of living within one’s means… I hope they don’t take “Woke Up In A New Bugatti” to heart.

It’s cool to aspire but we need to keep our grasp on reality. If we can’t separate “do it big” moments from “maybe I need to do it small” moments, then where does it end? We’ve already gone from Benzes to Bentleys to Bugattis, but has our earning increased with the escalation in our tastes? Stunting on what you can afford is one thing. You have nice things, you want to show them off… “let them haters know” (whomever they may be) yada yada yada, okay fine. But our culture has a way of creating what’s next. We decide cool. The world bases their trends off of black Americans and black American youth derive their trends from the hood and hip-hop. We’ve already pushed the envelope to include $1,800 shoes and handbags, custom made jewelry and enough money to pop bottles if not buy the bar when we go out. Are we now raising the bar to the point where a $1.2 million dollar car is the standard for what we think we need to have?

Unless your name is Jay Leno or Shaquille O’Neal (two multi-millionaires with fleets of cars), can you even wrap your head around spending that much money on an automobile that’s damn near illegal for you to drive in this country? Functional aspirations are good. But let’s not be ridiculous. At first glance, you may think “Thrift Shop” is just a goofy novelty rap song. But this is a mantra more than anything. It’s a statement on why we attach value to things. No matter if you cop from 5th Avenue, the high end mall or the regular mall, everything eventually makes it’s way into the thrift shop. The premium price you paid for it, someone else is gonna get the same use out of it one day for a fraction of that cost. But when he specifically goes in on paying $50 for a Gucci T Shirt, Macklemore addresses hip-hop superficiality head on… and wins! The video is essential to the song’s concept. When he talks about rocking pro wings… no, you can’t just listen to that you need to see that. Let it bring back memories of grade school watching kids get cracked on to the point of tears just for wearing them joints! The video for “Thrift Shop” looks fun, the way that rap videos used to look. Not the cliché’s we’ve seen a million times, a one of a kind song needed a one of a kind visual. Another point, everyone is represented.

Kids, old folks, cool people, nerdly people… every imaginable shape, size and color. ALL at the thrift shop. And honestly, isn’t that what’s going on in reality right now?

MATERIALISM VS. REALISM

The Bugatti Buyers vs. The Thrift Shoppers
I’ll just end it with this. Macklemore’s song has become a world wide, chart-topping, top selling smash hit. With the itunes downloads and radio spins to generate the kind of money that could one day afford him something close to a Bugatti.

Even with Ace Hood’s high priced video featuring major cameos, helicopters and high fashion… his song hasn’t been nearly as successful.

Nuff said.

Peace.

mercuryspeak@gmail.com
**Legal Notice**

In accordance with Section 329.06 (B) Ohio Revised Code, Lucas County Department of Job & Family Services (LCDJFS) will hold a public hearing prior to the submission of the County’s Final 2014-2015 Social Service Plan to the Ohio Department of Job and Family Services for incorporation in the Comprehensive Social Services Plan for the State of Ohio.

**PURPOSE:**

1. To highlight pertinent data and information regarding identified social service problems, needs, resources, and gaps in service along with recommendations to the proposed two-year county plan.

2. To elicit public comment, suggestions, and recommendations relative to the County’s proposed Social Service Plan.

**DATE:** April 24, 2013

**TIME:** 2pm-4pm

**LOCATION:** LCDJFS, 3210 Monroe Street, Toledo Room, 4th floor

Entities wishing to have their points of view captured in the County’s submission to the State must submit proposals (not to exceed two pages) to LucasContracts@oddfs.state.oh.us by 4pm on April 22, 2013. If individuals would like to present their proposals in person at the hearing as well, they must indicate that at the bottom of their proposal. This should include the speaker’s name and contact information.

Those wishing to speak must register upon arrival at LCDJFS on the 24th and all efforts will be made to accommodate everyone who would like to speak. If time constraints don’t allow for that to happen, individuals will still have their written proposals reviewed and included in the LCDJFS summary report to the State.

**Manager of Health**

United Way of Greater Toledo is currently seeking an individual to act as a Manager of Health. This position is responsible for leading community-wide education initiatives as well as building and managing cross-sector relationships and partnerships.

**Additional responsibilities include:**

- Manage the development and implementation of community-wide health initiatives and select health strategies.
- Develop local and national relationships and partnerships that will advance select health strategies and community-wide initiatives.
- Expand and implement a vision for a cohesive and collaborative health strategy in line with emerging community goals.
- Work as part of cross-functional teams to develop strategies that advance integrated education, income, and health goals through giving, advocacy, and volunteerism.
- Provide backbone organizational support and leadership to specific internal and external stakeholders and organizations leading community-wide collaborative.
- Provide staff leadership to internal volunteer committees.

Applicants must possess a:
- Bachelor’s degree in Health, Public Administration, Social Work or related field
- Minimum of five years experience in the area of community development.
- Minimum of three years experience in collaborative / multi-system initiatives or project management related to children and families preferably in the health care industry.
- Minimum of three years working with community programs.

Qualified candidates should submit a cover letter with salary requirements along with a resume to: kari.anthony@unitedwaytoledo.org — subject: HEALTH

Visit us at [www.unitedwaytoledo.org](http://www.unitedwaytoledo.org)employment-and-internships/employment-and-internships

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**THE BLACK MARKETPLACE**

**2 & 3 BR Homes City Wide!**

Traditional financing & lease w/opportunity available for some. Call Montalena @ 419.320.5224 and follow me...Your Guide To Home!!

**Hillandale - $87,000/REDUCED**

Owens Hills condo. 1440 sq. ft., 2 full baths. Location, location, location. Bright home, new carpet, newly painted. Spacious one floor. Lots of storage, private garage. One great unit.

**Seaway Asset Management**

Call Kimberly Brown - 419.810.7097

---

**Duplex for Purchase or Lease**

Great neighborhood! Two story condoflss is ready for owner or tenants. Both units contain newer furniture, hot water tanks, new windows, updated electrical system. Both have consent of large living areas and lots of storage space. W/R! Motivated seller. Easy access for showings.

**Seaway Asset Management**

Call Kimberly Brown - 419.810.7097

---

**$16,000 Down Payment Assistance**

Must meet income guidelines. Must purchase now! Unique income/brick home located Old South End. Totally remodeled. Over 1,500 sq. ft. home furnished with appliances. 3rd FLOOR, great bedroom, large. Excellent for entertaining. Must see!

**Seaway Asset Management**

Call Kimberly Brown - 419.810.7097

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**THE C. BROWN FUNERAL HOME, INC.**

1629 Nematica Avenue, 43607

419 255 7682

**A BETTER BUSINESS BUREAU Accredited Business**

**Start with Trust**

---

**Woodley Court - $259,000**

6 bedrooms, 2 1/2 baths, 3488 sq. ft. Custom-built home. Must see to believe. Located in the quiet Trux Teres subdivision. Built for entertaining or large family. Easy to show and ready for buyer.

**Seaway Asset Management**

Call Kimberly Brown - 419.810.7097

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**DEBT RELIEF? CHAPTER 7 BANKRUPTCY**

$650.00 plus court costs

**FREE ADVICE**

**ATTY. LAFE TOLLIVER**

419-249-7203

da debt relief agency per the bky code
BUS TRIP

Bus trip to Sweetie Pie’s Soul Food Restaurant and Hollywood Casino St. Louis. The Cost is $150.00 per person this includes transportation, your meal at Sweetie Pies, also pays for Breakfast Sunday Morning, and Drinks and Snacks during the trip. All pricing is based on double hotel occupancy. Deadline April 20. Contact Chris for more information. 419-322-1194

Sell Jewelry That Sells Itself

Not a salesperson? No problem! Make extra income as a Silpada Representative selling Sterling Silver Jewelry so beautiful it sells itself. You’ll earn free jewelry bonuses and trips, not to mention 30% income as a Silpada Representative today! Call 419-290-1832.

For Rent

1715 Freeman downstairs unit
2 bedroom, full living room, dining room and kitchen. $500.00 + Deposit
419-779-5978

Notice to Bidders: Inquiry # FY13-64, (Project # 0001-13-853) for University Hall Renovations (Building Envelope) for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, April 16, 2013. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of $60.00 will be charged per set. Any further information may be obtained from Jerry Voll of Duke Architects Planners at 419-255-4500. One Pre-Bid Conference will be held on Tuesday, April 9, 2013 at 10:00 a.m. in the Plant Operations Building, Room 1000, at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 10%. Project Estimate $1,585,000.00; Breakdown: Roofing: $1,200,000.00; Masonry Restoration: $360,000.00; Plumbing: $25,000.00.

Special Notice

RE: Examinations for Journeyman Wireman Applications for the Journeyman Inside Wireman test will be accepted April 8-12, 2013 at the International Brotherhood of Electrical Workers Local 8, 807 Lime City Road, Rossford, Ohio between 9:00 a.m. and 3:00 p.m. Qualifications to be eligible for this examination are:
1. Must be 18 years of age or over.
2. Must live in the jurisdiction of Local 8 for one year prior to application.
3. Must have proof of 4 years employment in the commercial/industrial electrical construction industry.

Health Home Nurse

Coordinates and consults medical care with all providers. Community work required. Must be licensed in Ohio as a RN with both medical and behavioral health experience.

Send resume or apply to:
Human Resources - HHP Unison Behavioral Health Group, Inc.
1425 Starr Ave.
Toledo, OH 43605
Fax: 419-936-7574
Email: hr@unisonbhg.org

EOE

CORRECTION

City of Toledo’s 1st Public Hearing date for the Action Plan (draft) is April 11th (Thursday).
6pm - 8pm
@ 740 N. Superior Street, Toledo, OH.

PUBLIC NOTICE

Lucas County Children Services (LCCS) is issuing a Request for Proposal (RFP) for Independent Living Group Services.
The Goal is for youth to successfully emancipate from the agency’s custody with sufficient skills, knowledge and support to live independently.
LCCS is seeking proposals from non-profit and for-profit agencies or entities that have unique information, knowledge, and experience working with adolescents to prepare them for successful emancipation.
Credentias required are LISW or licensed PhD Psychologist.
RFP materials will be available Monday, April 1, 2013, 9:00 a.m., at 705 Adams St., Toledo, Ohio 43604. The RFP is also available via the LCCS website, www.lucaskids.net. Make arrangements to pick up an RFP packet, call 419-213-3658.
An applicant information meeting regarding the RFP will be held on Tuesday, April 9, 2013, at 9:00 a.m., Room 913, 705 Adams St.
The deadline for submitting completed proposals (NO FAX) is Friday, April 26, 4:00 p.m. No proposal will be accepted after that deadline.

Attention Seniors:

House(s) For Rent
Two Bedroom
One level just renovated.
Call 419-708-2340

For Rent

3 Bedroom House
1010 Woodward Ave.
500 + Deposit
No section 8.
419-205-4434

For Rent

2 bedroom extra clean. One Level. Living room, dining room, kitchen. 1 bath. $400.00 month. 1130 Vance 419-902-2168

For Rent

Duplex
3030 N. Detroit Spacious 2 bedroom 1 bath upper unit with balcony, washer/dryer hook ups, large eat-in kitchen area, A/T cent, totally remodeled last 3 years. Must S/eel Rent $435,00 per month, tenant pays, elec, gas, $835 moves you in!! Available Now!! Visit urgentme.com or call 419-410-1119 for more info.

Dream Girls Tickets!!

April 25
Balcony only
Call 419-243-0007

THE WILLARD APARTMENTS

2257 Upton Avenue
Preferred Properties, Inc. is accepting applications from January 2, 2013 through January 31, 2013 for a 1 bedroom, ($365) and 2 bedroom ($415) apartments with a gas allowance.
Section 8 vouchers accepted.
Application fee is $25. For an appointment to apply, or more information, call (419) 389-0361.

For Rent

2 bedroom extra clean. One Level. Living room, dining room, kitchen. 1 bath. $400.00 month. 1130 Vance 419-902-2168

CALL TO PLACE YOUR AD

419.243.0007

Budget/Management Analyst

The Lucas County Workforce Development Agency is accepting applications to fill the position of Budget/Management Analyst. Applications will be accepted through April 12, 2013. Additional information is available on the Lucas County web site (www.co.lucas.oh.us). Click on “Apply for a Job” and then select “Budget/Management Analyst” from the list to read more. Apply on-line or send a resume and cover letter to: Lucas County Human Resources, One Government Center, Suite 450, Toledo, OH 43604, attn: Birdena Martin

Request for Qualifications

Architectural & Engineering Services

RFP #13-008
Lucas Metropolitan Housing Authority (LMHA) will receive qualifications for Architectural & Engineering Svs. Received in accordance with law until Mon., Apr. 22, 2013, 3PM ET. Conference Call: Apr. 9, 2013, 2PM ET, (800)977-8002; Code 46247678. For Documents: 435 Nebraska Ave., Toledo, OH 43604, 419-259-9446 (TTY 419-259-9529).
www.lucasmha.org
Proposers required to meet Affirmative Action and Equal Employment Opportunity requirements as described in Executive Order #11246.

Housing Developer

Friendship New Vision (FNV), a faith-based community development corporation wishes to retain the services of an experienced affordable housing developer to co-develop Valley Bridge Community in Toledo Ohio. FNV plans to co-develop the site for 50+ units of affordable housing targeting seniors. To receive a Request for Qualifications, contact Patricia Sloan, Executive Director, Friendship New Vision, 5301 Nebraska Avenue, Toledo, Ohio 43635; (419) 534-5437. All requests for material shall be no later than April 16, 2013 at 4:00 PM. The due date for all proposals is May 2, 2013 at 4:00 PM.

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Meet  Designer Michelle Cole

Sojourner’s Truth Staff

The beautiful and elegant Guyanese fashion designer Michelle Cole and co-founder of facts (Fashion Arts & Creativity by talented Student) is the most successful corporate fashion executive and designer in Guyana. She has excelled in every thing from ready-to-wear to couture from the runway to the office. During her 20 years of experience, her well known Cole facts brand name has gained international respect and recognition in the fashion industry, highlighted by her various participations in workshops and exhibitions from the Caribbean Island, North America, and the UK.

Her designs creations have been used in local, Caribbean and international expose and presents by models and sponsors. In addition she is presently the exclusive designer for the international wardrobe of the reigning Miss Guyana World 2012, An Dinner Cameron who will represent her country at Miss World 2013 in China.

Unique, innovative, class, elegance, are few words to describe trendsetter Michelle which make her designs incontestably irresistible.

The Truth had the opportunity to speak with Cole this week just before her visit to the Glass City on April 17 and 18.

Firstly tell us about yourself, your background, career and so forth.

Where do you come from?

I am from Georgetown Guyana... (geographically located in South America. But because of the fact that we are the only English-speaking country on the continent we have bonded more with our English-speaking Caribbean neighbors so we are often considered Caribbean by culture.)

What’s your educational background?

St Joseph’s High School...

What are your general interests?

I sleep and breathe fashion but outside of fashion I love to dance and travel... even tough at present I don’t get to do allot of either.... with three young kids and a single parent... quality time with the kids at the park trumps a relaxing trip to carnival.... lol

What does fashion mean to you?

Fashion to me creating that piece that makes the wearer feel comfortable in their skin; it’s helping someone step through the know feeling confident that they have presented the best version of them self and loving it!!!

Why did you move to New York City?

New York City is the obvious choice for any serious fashion designer... It is as Alexia keys said “ concrete jungle where dreams are made of”.

When did you realize you wanted to become a fashion designer?

At five years old I knew this is what I wanted to do... and never wavered.

How long have you been working as a designer and running your own business?

This is the only job I have ever had..... fashion is in my blood.... over 20 years as a fashion designer.

What was the first article of clothing you ever designed?

I may be on a flight looking out the window and see a pattern... or a color my jump out a me from nowhere....

What is your biggest asset that makes you stand out compared to others designers and what matters to you most as a fashion designer?

What matters most is to see a client simile as the slip into my outfit... a satisfied smile...

What advice do you have for aspiring fashion designers who want to run their own business?

Keep the dream alive, hard be lieve it.... my mother recognized my dreams and when I was 10 my birthday present was a sewing machine.... I have been creating fashion since then.

How do you envision life for the future? What are your plans?

An online store...... Michelle Cole show room...

Where can readers find out more about you and your work?

Goggle is everyone’s best friend. . .... or www.colefactsgy.com www.facebook.com/colefacts

Michelle Cole’s designs will be featured at the Phashion of the Opera Fashion Show on April 18.